



THE SAVVY CONSUMER COLUMN

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Foreign lottery scams: You can't win a contest you didn't enter

Nashville, TN – "Congratulations! You are our \$100 million sweepstakes winner!"

Sound familiar? Scams like this circulate daily. Their goal is to get your money or personal information. Whether you receive notification via telephone, e-mail or direct mail telling you that you have won foreign lotteries, from Canada or from as far away as Europe, you are asked to reply with personal information in order to receive the winnings.

Scammers take that information and you never get the lottery money. These scammers may also tell you that you have to pay to cover "taxes and "service charges," asking you to wire the money in order to receive your prize.

If you receive a notice that you have won a lottery, remember:

- If you didn't enter the contest or lottery, it's most likely a scam.
- Legitimate sweepstakes don't require you to pay or buy anything to improve your chances of winning, or require you to pay "taxes" or "shipping and handling charges" to get your prize. If you have to pay for your prize, just say no.
- Sponsors of legitimate contests identify themselves prominently.
- It's highly unlikely that you've won a big prize if your notification was mailed by bulk rate. Check the postmark on the envelope or postcard.
- Disreputable companies sometimes use a variation of an official or nationally recognized name to try to win your confidence in their offers.
- Signing up for a sweepstakes at a public location or event, through a publication or online, might subject you to unscrupulous prize promotion tactics. You also run the risk of your personal information being sold or shared with other marketers.
- Some contest promoters use a toll-free "800" number that directs you to dial a pay-per-call "900" number. Charges for calls to "900" numbers may be very high.

To file a complaint with the Division of Consumer Affairs, visit <http://tn.gov/consumer/complaint.shtml>.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.
